



EFFECTIVE TEACHING OF COMMERCE COURSES IN GOVERNMENT SCHOOLS

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Abstract: Teaching plays an important role in every human being's life. The formal learning of a student starts by entering a school. Effective teaching is necessary because if a teacher makes teaching effective students/learners can learn in a better way. This research paper focuses on how commerce courses are useful and how a teacher can make this effective. It also focuses on how government school can be better, the strategies and suggestions, how many students top by studying in the government school and how many have been successful. It also contains an economic and financial analysis of government schools.

Keywords: *Teaching, Commerce, School, Government, Private, Effective*

I. INTRODUCTION

Commerce is commonly referred to as the exchange of goods and services between the buyer and the seller. For a better understanding of commerce, there must be effective teaching. For effective teaching, there should be some qualities in a teacher such as professional knowledge, influencer, communication skill, and teacher should be motivational. At the time of teaching, a teacher and a student both should be active. Commerce is the subject in which a student can relate it with his/her daily life activities. From waking up to going to bed again a person performs hundreds of activities that are related to commerce.

Let's take a brief about government schools and why we are choosing government schools. When government schools start parents enrolling their children into government school, the reason behind this is that they are affordable, motivated for becoming a successful person, free medical check-up, career counseling of board classes, etc. After developing, private school's parents are influenced by them because private schools have better infrastructure, facilities, etc. but the main drawback of private schools is that not everyone can afford these. Even after this, many toppers have come from government schools and the result of government school is better than private schools.

II. Teaching

2.1 What is teaching?

- Teaching is the process that shows the students the way where to look, helps them in learning and provides guidance.
- Teaching is an autocratic system in which a teacher is a person who knows the subject (authority) and the learner is passive or receptor who only listens and learns.
- According to **Morrison**,

"Teaching is intimate contact between a more mature personality and a less mature one which is designed to further the education of the later."

- According to Adam,

“Teaching is a Bi-Polar process, where one pole is teaching and the second pole is pupil or learner.”

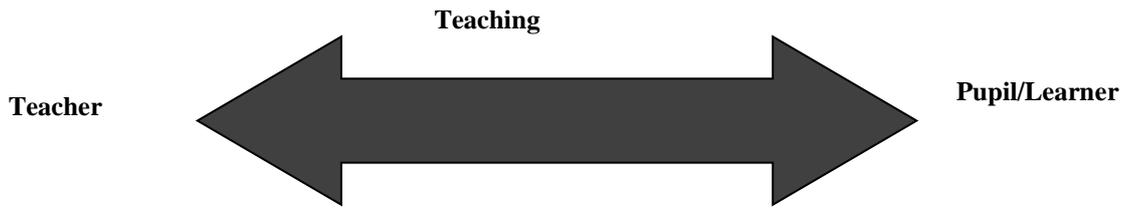


Figure.1

- According to John Dewey,

"Education is a Tri-Polar process."

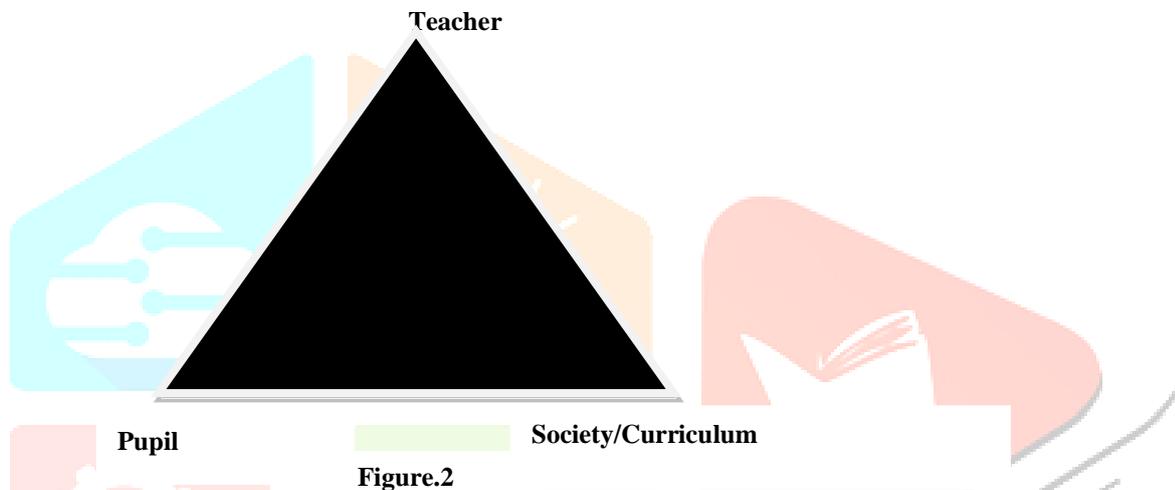


Figure.2

2.2 Nature and Character

Nature and characteristics of teaching are as follows:

- *Teacher and student should be active:* Both a teacher and a student should be active; at the time of teaching/ instructing a class both are active. A student is an active listener and a teacher is an active speaker. Students are keen to learn and the teacher wants to share his knowledge.
- *An open system of learning:* Education is everyone's right, so everyone has to be educated. In an open system of learning, every learner gets a chance to learn and also help those people/learner who wants to learn but cannot afford.
- *Social process:* Teaching is a social process because it is for the society and from society. The concept of teaching is not fundamental but it is diverse.
- *Continuous process:* Learning is a continuous process. A person stops learning when he dies. When a baby is born he starts learning and stops when he dies.
- *Interactive process:* A teacher uses those techniques which help in making class interactive. For proper guidance and progress of the student, a class should be interactive, between the teacher and student or a student and student. Because it makes possible students think and more thinking helps them in creativity.
- *Provide guidance and training:* Teaching helps students to build their skills, and can change their behavior and can make you different from others.
- *It is an art and science:* Teaching is both art as well as science. It is an art because of the skills of the teacher to handle the class, or making the class interactive, etc. and it is a science because it involves various techniques and methods.
- *Motivate students for more learning:* Teaching should be such that motivates students to do something to become something, to achieve something in life or to maintain their standard of living.

- It is a tool for students.
- Teaching helps students to adjust in society.
- It helps students to adjust in its environment.
- It helps students to make their future bright.
- Lead to the right path.
- Interaction between teacher and student.
- Transfer of information.

2.3 Qualities of a good teacher

A teacher should possess some qualities for imparting good knowledge to the student. Some qualities are as follows:

- *Professional knowledge:* A teacher must have professional knowledge. A teacher should be unbiased if he shows bias it means, he shows his personal effect in his profession. He knows how to behave in the class, What should be his body language? , what type of language is he using? , a teacher should behave decently and be an influencer.
- *Communication skill:* Communication skill is a part of soft skills and a teacher should have fluency in it. The message he delivers must be clear, concise, and understandable.
- *Understand the student:* A teacher should be understanding, maintain good relationships with students so that all the students can tell their minds without fearing them. A teacher should not be rude. If they are rude with the students then they will not be able to tell their minds.
- *A teacher should be motivational:* A teacher should be motivated, he should motivate the students in such a way that they can do their work well, they should tell them about a career opportunity. The teacher should find out the weakness or shortcoming of the student and try to remove them.
- *Understand the memory level of students:* A teacher should have an understanding of student's previous knowledge. After that, see what level students can expect, study them accordingly. Accordingly, to that previous knowledge status, a teacher should impart his knowledge to the understanding level of students.
- *Do not compare the students:* A teacher should never compare the students. If he does this, then the students become demotivated due to which he can perform they can't. Its reason is that not every student has the same memory level.
- *Conduct tests:* A teacher should conduct test time- to- time to know the student's memory level, an understanding level so that, accordingly, a teacher can change the way of teaching.
- *He should maintain the learning environment, Support student, and Spread positive energy:* Creating a learning environment in the classroom is the responsibility of the teacher, he should adopt ways that a learning environment can be created in the class and all the students participate, activities such as group work, group discussion, quiz, share his personal experiences, use current news as example, etc. as well as support students and with the help of this environment he can create a positive energy in the class.



Picture.1

- *Make a difference in personal and professional:* According to data, mostly teachers show their family frustration on students, which should not be done. And they have to maintain a gap between their personal and professional life.
- *A teacher should be creative:* The teacher should be creative only then he can give such creative work to the students so that students can use their mind and create/do something creative/innovative.
- *Know students further interest:* A teacher should explore, limited must not retain. A teacher must know students well if their interest is in something else, and then let them know and support them to go further in that thing. For example: if a student does not feel like studying, then the teacher should know why this is so and his interest should know where it is.
- *A teacher should be open-minded:* A teacher should have every kind of behavior acceptance and not be conservative.
- Do teaching in an enjoyable way:* The teacher should use different teaching methods so that a teacher can enjoy teaching and a student enjoys their study.

2.4 Teaching aids

Teaching aids are the equipment, object or devices which are used by the teacher in the classroom for effective teaching. Some are as follow:

- Proper use of blackboard
- Diagrams
- Charts
- Graphs
- Newspapers
- Models
- Textbook
- Images and posters
- Maps
- Flashcards and Flip cards
- Quiz
- Group Discussion
- Practice by doing



2.5 The need for the teaching aid

- *Students retain lifetime:* Human beings have a short memory, they soon forget things. So if we teach students with the help of teaching aid, then it is easy to retain them forever.
- *Better learning:* Teaching aid helps students to learn in a better way. If there is some confusion in their mind, and then a teacher uses teaching aids properly, then students become clear of confusion. Because he can understand things better by listening and seeing both.
- *Motivation:* Because of teaching aid students feel more inclined to study, and listen carefully or understand easily.
- *Get experience for the students:* Teaching aid provides the direct experience to the students. Because with the help of teaching aid students can connect with reality.
- *Learning / Interactive environment:* Teaching aid is very helpful in creating a learning environment because with the help of teaching aids all the students participate in the class and make a class interactive.
- *Set image in the mind of students:* Teaching aid helps students to set an image in their mind, this is always a help for them to remember. Because when students see something, hear something, smell and taste well, then it is remembered to them permanently.

2.6 Importance of teaching aid

The importance of teaching aids is as follows:

- *Motivate for better learning:* Teaching aid motivates students so that they can learn better.
- *Clear the topic:* With the help of the teaching aid teacher explain the topic very well and easily as well as all the students understand easily.
- *Stop cramming:* Because of teaching aid, students learn from basic or learn the concept and stop cramming.
- *Time saving:* Teaching aid helps in saving the time of both a student and a teacher.
- *Money-saving:* Teaching aid facilitates the saving of money because he learns the entire concept in the class and he doesn't need a tutor or anything else.
- *Active classroom:* Because of the teaching aid all the students focus on the learning and participate in the class and make the class interactive.

III. Facilities in the Government school

- *Highly qualified teachers:* Teachers are more qualified in the government school. The private school mostly consists of those teachers who are not able to qualify for government institutions. Because in India people prefer government jobs instead of private jobs.
- *Free education:* Government schools provide free education to students.
- *Free uniform:* In a government school, the government provides the uniform to the students free of cost.
- *Free tour:* In government schools, the students are taken on a tour, a visit for free of cost so that all the students can be enrolled.
- *Stiffened according to category*
- *No fine:* In the government school a fine is not taken from the students as in private school.
- *Free medical check-up:* Student's health is also taken care of in the government school, time-to-time their free medical check-up is done and at the same time, they are also given medicines.
- *Library:* There is also a facility for a library in the government school.
- *Computer labs:* In the government school, there is a facility for computer labs. There is a separate subject of computer education in which students are taught computers.
- *Drawing classes:* In a government school, the facility of drawing classes is like a subject, if the student's interest is in drawing, then he can opt the subject of the drawing and can learn.
- *Motivational programs through government:* In a government school, the government conducts time-to-time motivational programs in which students are motivated to study and decide their aim and try to complete it.
- *Scholarship:* Mostly every student gets a scholarship in the government school.
- *Career counseling of board classes:* The government conducts career counseling in government schools for students who are in the board classes.
- *Cultural programs:* Cultural programs are also conducted in government schools, such as 26 January, 15th August etc, all of which motivate students to participate and overcome their stage phobia and can be build their confidence.
- *Free convenience charges:* The students who study in the government school don't have to bear the cost of convenience. For example - The bus routes are provided by the government or else provide them a bicycle which makes them easy to come to school.
- *Maintenance charges:* The students of government schools are provided a bicycle, every month, along with them, they also get maintenance expenses for it.
- *Mid-day meal:* Mid-day meal is provided in government school only up to 8th class.

IV. Drawbacks in government schools

- *Proper room facility:* Mostly government schools in Haryana do not have proper room facilities. There is no classroom facility and the students sit wherever they find a place so as in the hall, on the rooftop, etc.
- *Playground:* Even most of the schools do not have a playground facility.
- *Infrastructure:* Government school infrastructure is not good. But now the government is working on this and gradually improving the infrastructure of all schools.
- *Teaching environment:* Teaching environment in the government school is sometimes not effective because when students want to study teachers become careless and when there is a teacher who wants to impart knowledge to students that time students do not want to learn. Because in teaching, both students and teachers should be active.
- *Proper utilization of resources:* Resources that are available in the government schools are not used properly, such as if the library is accessible there is no library assistant also students do not use the library, they have computer labs but they are taught only theoretical parts instead of practical use of computers.
- *Use of teaching aid:* Teaching aid is not used properly in the government schools. Because the teacher comes in the class, teaches from the book and goes away, he tells only what is in the book. The rest of the blackboard is also not used well. Some teachers do but some do not.



Picture.2

- *Family support:* Most of the students in government schools are those whose parents support them for study but can't afford the fees of private schools.
- *Communication:* The communication skills of government school students are not as effective as those in private schools. Because in the government school, the student uses their local language.
- *The facility of drinking water:* The problem of water is not given much attention in the school. Even today government schools do not have a water cooler. Before cement tanks were made, they used to drink water.

V. Strategies for improving government schools

- *Check and improve the attendance record of staff and students:* If a teacher is not regular in the school then that thing should be taken care of. A teacher should take care of the student that he/she is regular in the class. If not, then inform his/her parents.
- *Facility for electricity:* It is very important to have a proper flow of electricity in the school. Because if there is a proper flow of electricity then students will be able to learn through ICT, which improves the experience of teacher and student.
- *Relationship between teacher and student:* The role of a teacher is highest in student's success. There should be a positive relationship between a teacher and a student. Because of the positive relationship, students will participate in the class, they will follow rules, procedures, regulations, and they will study well.
- *Proper use of library:* If there is a library, then its proper use should also be there. A library assistant should be appointed and tell students about the importance of the library.
- *Proper use of computer labs:* Computer labs should also have a proper use. Because now the government is also gradually taking out such a scheme so that students can learn online such as MOOCs.
- *Proper use of blackboards:* Many times it happens in the government schools that students are taught by the teacher only through books, there is no use of blackboard. Because of that students do not understand the topic in such a good way. So in the classroom proper use of blackboards is necessary.
- *A teacher should always be motivational.*
- *There should be a proper use of teaching aids.*
- *If any student performs well in the class, he should get an award.*
- *Time-to-time, the teacher should keep taking feedback from the student so that the teacher can see that he should need changes in his approach or not.*
- *If technology tools are used in the classroom they help students to create an interactive environment in the class.*
- *If an active learning method is used in the class, then the interest of the student's learning is increased. It helps in improving their knowledge and helps them to retain the material.*
- *Students should be given group work so that they can learn teamwork.*

VI. Difference between private school and government school

- *Infrastructure*
The infrastructure of private schools is better than government schools.
- *Better approach*
Private schools have a better approach rather than government schools because teachers in private schools are more dedicated and hard working. Through the regular class test, teachers monitor every student. Private schools are accountable for the results.
- *Affordable*
Government schools are affordable for every income group of people. But private school fees cannot bear low-income group people.
- *Accommodation*
Private school accommodation is more expensive than a government school.
- *Free education*
Private schools try to provide facilities for the overall development of the students and they charge high for this whereas, private schools provide free education or at a very low fee.
- *The facility of sports*
In private schools, there is more facility for the playground, sports, and sports teacher rather than government school.
- *Discipline*
The private school has more discipline than a government school.
- *Scholarships*
In a government school, almost every student gets a scholarship, whereas in private school it does not.
- *Equal attention*

Equal attention is given to every student in a private school whereas in a private school it is not, because private school is accountable for the result of the student.

➤ *Use of labs and library*

In private schools, the library, computer lab, chemistry lab, etc. all is utilized properly, but in government schools, all these are even not used by the students.

Toppers of HBSE

Year	Name of student	Class	Place	School Type	Income Group
2019	PALAK	12th	HISAR	Government	Lower
2019	HIMANSHU	10th	JHAJJAR	Government	Lower
2019	ESHA	10th	KAITHAL	Government	Lower
2018	HINA	12th	HISAR	Government	Lower
2018	GURMEET	12th	JIND	Government	Lower
2016	NEHA SHARMA	10th	PANCHKULA	Government	Lower

Table.1

According to this data, we cannot say that private schools are better than government schools. No school is good or bad but the result depends upon the student's hard work. As we can see the data all the students are from low income background and the underdeveloped area. In short, we can say that, it totally depends on the students not on the school.

VII. Commerce

7.1 What is commerce?

Commerce is the backbone of every industry or company. Basically, in general terms, we can say that commerce is trade. It includes the exchange of goods and services between the buyer and the seller.

A manufacturer produces goods and that good cannot reach directly to the consumer. First of all, the manufacturer sells goods to the wholesaler, wholesaler retails goods to the retailer and at last available to the consumer. This can be done through transportation.

The main areas of commerce are:

- Banking
- Insurance
- Transportation
- Advertising
- Warehouse etc.



The exchange of goods, products, or any other type of personal property, trade and traffic carried on between different peoples or states and its inhabitants, including not only the purchase, sale, and exchange of commodities but also the instrumentalities, agencies, and means by which business is accomplished. The transportation of persons and goods, by air, land, and sea. The exchange of merchandise on a large scale between different places or communities.

Definitions:

According to **James Stephenson**,

"Commerce is an organized system for the exchange of goods between the members of the industry."

Exchange of goods and services for money or in kind, usually on a scale large enough to require transportation from place to place or across the city, state, or national boundaries.

7.2 Benefits of commerce courses

- *High-grade understanding of day-to-day commercial transactions:* It helps in a better understanding of day-to-day transactions that occur in life such as sale and purchase. Because of the knowledge of commerce, they can relate their activities with their subject which also helps them in their household work. It provides the opportunity for students to explore the practical exposure of transactions in day-to-day life.
- *Better job opportunities:* In the commerce field, students get better job opportunities like data entry, book-keeping, tally expert, etc.
- *Relate to daily life activities:* When a student studies commerce he can relate their daily activities with their subject and their subjects with their day-to-day activities. When a person wakes up in the morning and sleeps in the night, whatever work he does in the middle of the time, he can relate to commerce and get practical experience.
- *Improve the living standard:* With the help of commerce, a person can understand his assets and liabilities, and how much he should spend and how much he should save or invest, which help them to improve their living standard.
- *Bright future:* It also opens the highly recognizable courses for the bright future of students like CA, CS, ICWA, lecturer in commerce, etc.
- *Wide area:* Commerce is the backbone of every industry. If any person wants to be an entrepreneur, businessman, professional, or handloom business, etc. it helps everywhere.
- *Knowledge of various subjects:* The person who studies commerce gains knowledge of accounting, business studies, the economy of the country, demand, and how to file ITR or tax-related knowledge. It helps in learning/building leadership quality, team building, etc.
- *Decision-Making:* He learns management as well as financial knowledge, works with team building and making it cost-effective so he is able to make the right decision.
- *Know about the country's economy:* A student without a commerce background cannot understand the real meaning of GDP (Gross Domestic Product), National Income and demand & supply system, etc. Whereas with the commerce background a student understands the whole economy.
- *Can prepare a budget without difficulty:* He can do his budget analysis and can prepare in the way that with the expenditure he can save or invest his money. He can make provisions for future unhappenings.

7.3 Need for commerce education

- *Satisfy human needs:* commerce education satisfies human needs. With the help of commerce education, a person knows how much he should consume and on what type of goods they should consume. They gain knowledge about the tax and tax-return and on that basis, they can do tax planning.
- *Maintain a standard of living:* commerce education helps students to improve their standard of living.
- *Create a link between Producer and consumer:* Because of commerce education students come to know how they should expand their income. In India mostly people want to save their income and spend less but because of commerce education, they start consumption and expenditure.
- *Increase employment:* Students who have a commerce background have a high-grade job opportunity which helps to increase employment.
- It helps to increase trade.
- Commerce is the backbone of every industry, so it is important for the development and growth of the industry.
- It helps in escalation in international trade.
- It helps in developing both the developing and underdeveloped countries.
- Because of this, the real meaning of GDP (Gross Domestic Product) and the economy of the county is known.

7.4 The objective of commerce courses

- Everyone get employment
- Maintain living of standard
- Get to know the Nation's economy
- To get business opportunities
- For strong the industry's base
- Provide knowledge about accounting, business studies, income tax, etc.
- Things can be understandable
- Application (how to apply)
- Create interest in establishing a business, become an entrepreneur CA, CS, or other fields.
- Build advanced skill in the students.

7.5 Techniques used

- Role Play
- Presentations
- Group Discussion
 - Spontaneous discussion
 - Planned discussion
- Brainstorming
- Simulation (Repetition)
- Feedback

7.6 Career opportunities

- Chartered Accountant
- Company Secretary
- CFA (Chartered Financial Analyst)
- CMA (Cost and Management Accountant)
- Stockbroker
- HR Manager
- Data Analyst
- Agriculture Economics
- Banking
- Marketing Manager
- Sales Manager
- Finance
- Auditor
- Tax Consultant
- Entrepreneurship
- Lawyer/ Judge
- Journalism and mass communication
- Research Fellow
- Lecturer/ Professor



VIII. Learning's

- Analyze the students and adapt teaching methods accordingly.
- A teacher should not stick on one teaching method, change according to the situation.
- A teacher has to make an effort to create a learning environment in the class.
- A teacher should try that student to do something innovative.
- A teacher should adopt the technique which makes the class interactive.
- Make proper use of teaching aid.
- In today's scenario, all are connected with social media and interested in them, so a teacher can use the social media techniques such as- can give examples through famous memes, videos, movies, news, etc. It is not possible that a teacher makes an effort and students cannot do anything and expected a better result. The result is the outcome of both a teacher and the student.

Year	2015	2016	2017	2018	2019
Result	53.87%	62.4%	64.5%	63.84%	83.4%

IX. Findings

- Lack of staff members which does not provide the professional knowledge to the students.
- Lack of student's interest in the study.
- There is no proper room facility which is a hurdle for the students for study and for teachers to teach.
- Properly utilize the available resources such as a library, computer labs, etc. does not happen.
- Lack of proper use of teaching aid.
- Lack of family support.

X. Suggestions

- A teacher should not be careless.
- Provide students all the basic facilities such as electricity, classroom, library, computer labs, etc.
- Provide all basic facilities to teachers such as staff rooms etc.
- For commerce classes, the teacher should be of commerce background.
- Proper utilization of all available resources such as library, computer labs, playground, etc.
- Motivate students for studies and if anyone has some interest other than studies support and motivate him.
- There should be a proper use of teaching aid.
- In school, there should be extra-curricular activities so that students can participate.
- There should be conduct test time-to-time in the class.

XI. ECONOMIC ANALYSIS

In today's scenario, people's mentality is that government schools are for those who cannot afford the fee for private school and the lower level of income group people or think that private schools are better than the government schools, which is wrong. Because of the facilities of the private schools, we cannot deny the benefits or importance of government schools.

Table.2

The table shows that the result/performance of government schools improves year by year and performs better than the private schools. The students pass in the examination of the government schools is 76.34% and the private school students pass an examination is 72.61%. So, we can see that government schools are performing better than the private school. We cannot define which government school or private school is better but we can say that people who think that private schools are better than public schools this perception is wrong. Institutions are the same; it depends on the student how much they are interested in learning or can do hard work.

XII. FINANCIAL ANALYSIS

Government school's **source** for availability of funds is – the **education department of the state government**. Let assume that the availability of funds is **approx 9 cr**.

The school distributes/invests the available funds for the smooth running of the school is as follows(by assuming):

Table.3

Where to invest	Amount (approximate)
For infrastructure	70 lakh
For construction of building	1 cr.
For Library	20 lakh
For computer labs	30 lakh
For providing uniform to students	50 lakh
For monthly scholarship to students	1 cr.
For transportation or for bicycle and their maintenance	2 cr.
For mid-day meal	3 cr.
For visit	30 lakh



Picture.3

In 2020 union budget, our finance minister **NIRMALA SITHARAMAN** introduce rs. 99230 crore for school education

XIII. Methodology

Teaching also has some methods which are as follows:

Teacher's - centered

Student - centered

Content - focused

Interactive method

Teachers - centered: In this method, all teaching depends on the teacher. A teacher has to be a master of the subject matter. The teacher enters the class and teaches till his time and leaves the class. There is no interaction between the teacher and the student. It is a one-way communication and students do not participate in the class. In this method, students are given less time. Some types of teacher's centered method are – Lecture method, team teaching, video presentation, etc.

Student-centered: It is an individualized method. In this method, all teaching processes focused on the student. The teacher's role as a teacher and a learner at the same time. In such type of method, all the students of the class participants and learn something new through- assignments, project work, group discussion, heuristic method, case study, etc.

Content-focused: In this method, all focus is on content or subject matter whether students effectively learn or not. A teacher and the students can't alter or edit the content. This method focused on facts, concepts, theories, and principles rather than related skills- such as reading, writing, or researching that students also learn in school.

Interactive Method: It is also known as the mixed method because it is the hybrid of the teachers centered and student-centered. It is based on the situation that what method we should use so that students can participate in the class and make the class interactive. Some types of this method are seminar, panel discussion, brainstorming, project method, tutorial, demonstration, etc.

Above these are some methods of teaching, some say the teacher-centered method is useful but some say the student-centered method is warranted, besides this, some say content-focused or some say the interactive method is reliable. So the question arises what method is better? According to me, we have to apply that method in which students learn and understand what a teacher teaches and makes class interactive or can relate with their real life.

At the time of my training, I was not rigid for these methods; I was flexible at that time. I have observed that only one method is not useful in the class because of the memory level and understanding level of students. The ML (memory level) & UL (understanding level) of all the students are different. So, according to the situation, we have to change the method or use different methods. There can be one more reason that sometimes the content/topic needs different methods.

For example: If a teacher teaches economics, he/she can't change the content, they have to focus on the main content but they can make the class interactive by using the student-centered methods, teaching aids, etc.

But time- to- time government launches more methods such as:

- MOOCs (Massive Open Online Courses)
- SWAYAM PRABHA

These methods are developed by the MHRD (Ministry of Human Resource Development) and AICTE (All India Council for Technical Education) for a large group of people providing the best quality education free of cost. A little bit of charge when the student registered for the certificate. It is available 24*7.

XIV. Conclusion

In this report, we discussed effective teaching in government schools. The school in which I focused/target the school located in the rural area. This school is only for girls. Girls come from the places where the school is situated or nearby villages and about this we can see the data in the above-explained table. We discussed how or in what field the commerce student can make their career. How commerce is useful, beneficial and important for the individual or the whole economy. And how can the teachers make the teaching effective? As there is also one point in this report that is a school type, I focused on government schools because now-a-time it is assumed by the people that private schools are best but I think schools are only the medium for the students, the result comes from the student's hard work. Only we have to remove some drawbacks of these schools.

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